

CLAIMS

1. A method for collecting and providing consumer information to a user comprising:

(a) receiving from a requesting computer a request for consumer information from a user, said request identifying a consumer;

(b) retrieving said requested consumer information corresponding to said identified consumer from at least one network location, said consumer information comprising at least one data item; and

(c) transferring at least one data item in said retrieved consumer information to a corresponding field in a user interface in said requesting computer.

2. The method of claim 1, further comprising:

authenticating said user to a service computer system capable of performing said steps of claim 1.

3. The method of claim 1, wherein said consumer information comprises consumer demographic information.

4. The method of claim 1, wherein said consumer information comprises consumer insurance information.

5. The method of claim 1, wherein said consumer information comprises credit information, medical information, or public record information.

6. The method of claim 1, further comprising:
presenting said retrieved consumer information to said user for verification.

7. The method of claim 1, wherein said step (c) uses screen scraping technology.

8. A method for collecting and providing consumer demographic information and consumer insurance information to a user comprising:

(a) receiving from a requesting computer a request for consumer demographic information from a user, said request identifying a consumer;

(b) retrieving said requested consumer demographic information corresponding to said identified consumer from at least one network location, said consumer demographic information comprising at least one data item;

(c) presenting said retrieved consumer demographic information to said user for verification;

(d) receiving from a requesting computer a request for consumer insurance information from a user, said request identifying a consumer;

(e) retrieving said requested consumer insurance information corresponding to said identified consumer from at least one network location, said consumer insurance information comprising at least one data item; and

(f) upon verification of said consumer insurance information by said user, transferring at least one data item in said retrieved consumer demographic information or said consumer insurance information to a corresponding field in a user interface in said requesting computer.

9. A system for collecting and providing consumer information to a user comprising:

a buffer for receiving a user request for consumer information from a requesting computer and for receiving said consumer information from a specified network location;

a consumer information matching system for retrieving said consumer information; and,

a transfer agent for transferring at least one item of said consumer information in said retrieved consumer information to a corresponding field in a user interface in said requesting computer.

10. The system of claim 9, wherein said consumer information comprises consumer demographic information.

1 11. The system of claim 9, wherein said consumer information comprises consumer
2 insurance information.

1 12. The system of claim 9, wherein said consumer information comprises credit
2 information, medical information, or public record information.

1 13. The system of claim 9, said consumer information matching system further
2 comprising a benefits matching system for retrieving and matching consumer insurance
3 information and a demographic matching system for retrieving and matching consumer
4 demographic information.

1 14. A machine readable storage, having stored thereon a computer program having
2 a plurality of code sections executable by a machine for causing the machine to perform
3 the steps of:

4 (a) receiving from a requesting computer a request for consumer information
5 from a user, said request identifying a consumer;

6 (b) retrieving said requested consumer information corresponding to said
7 identified consumer from at least one network location, said consumer information
8 comprising at least one data item; and

9 (c) transferring at least one data item in said retrieved consumer information
10 to a corresponding field in a user interface in said requesting computer.

1 15. The machine readable storage of claim 14, further comprising:
2 authenticating said user to a service computer system capable of performing said
3 steps of claim 14.

16. The machine readable storage of claim 14, wherein said consumer information
comprises consumer demographic information.

17. The machine readable storage of claim 14, wherein said consumer information
comprises consumer insurance information.

18. The machine readable storage of claim 14, wherein said consumer information
comprises credit information, medical information, or public record information.

19. The machine readable storage of claim 14, further comprising:
presenting said retrieved consumer information to said user for verification.

1 20. The machine readable storage of claim 14, wherein said step (c) uses screen
2 scraping technology.

1 21. A machine readable storage, having stored thereon a computer program having
2 a plurality of code sections executable by a machine for causing the machine to perform
3 the steps of:

4 (a) receiving from a requesting computer a request for consumer
5 demographic information from a user, said request identifying a consumer;

6 (b) retrieving said requested consumer demographic information
7 corresponding to said identified consumer from at least one network location, said
8 consumer information comprising at least one data item; and

9 (c) presenting said retrieved consumer demographic information to said user
10 for verification;

11 (d) receiving from a requesting computer a request for consumer insurance
12 information from a user, said request identifying a consumer;

13 (e) retrieving said requested consumer insurance information corresponding
14 to said identified consumer from at least one network location, said consumer
15 information comprising at least one data item; and

16 (f) upon verification of said consumer insurance information by said user,
17 transferring at least one data item in said retrieved consumer demographic information

18 or said consumer insurance information to a corresponding field in a user interface in
19 said requesting computer.

[illegible]